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a computing device including application software for periodically effecting payment for the at least one of the plurality of online auction registered users by debiting an account of the plurality of accounts and crediting at least one account, wherein the debited account corresponds to the at least one online auction registered user.

29. (New) The payment system according to Claim 28, wherein application software periodically effects payment for the at least one of the plurality of online auction registered users without any intervention by the at least one online auction registered user.

30. (New) A payment system for effecting payment to an operator of an online auction web site, said payment system comprising:

a database containing information corresponding to a plurality of accounts of a plurality of online auction registered users; and

a computing device including application software for automatically effecting payment for at least one of the plurality of online auction registered users by debiting an account of the plurality of accounts and crediting at least one account corresponding to the operator, wherein the debited account corresponds to the at least one online auction registered user.

31. (New) The payment system according to Claim 30, wherein application software automatically effects payment for the at least one of the plurality of online auction registered users without any intervention by the at least one online auction registered user.